



**Flood Prone Retrofitting**



**Handicapped Home Adaptation**



**Home Rehabilitation and Improvement**

City of Quincy, Massachusetts  
Office of Housing Rehabilitation  
34 Coddington Street 3rd Floor  
Quincy, MA 02169  
Phone: 617-376-1055  
Fax: 617-376-1057



## Office of Housing Rehabilitation Programs



*As of March 2016*

funded by:

U.S. Dept of Housing and  
Urban Development (HUD)

Community Development Block Grant  
(CDBG)

HOME Program

FEMA's Hazard Mitigation Grant Program

**City of Quincy, Massachusetts**

Department of Planning and Community  
Development

Office of Housing Rehabilitation  
34 Coddington Street 3rd Floor  
Quincy, Massachusetts 02169  
617-376-1055

Thomas P. Koch, Mayor  
James Fatseas, Planning Director

## Housing Rehabilitation Programs

*The City of Quincy, through its Office of Housing Rehabilitation, administers several housing rehabilitation programs; each with a different goal, eligibility requirements, and nature of assistance.*

### A. HOME REHABILITATION AND IMPROVEMENT PROGRAM

**Objective:** To eliminate or address substandard living conditions in owner-occupied units.

**Eligible Applicants:** Households meeting low-and moderate-income guidelines.

**Eligible Activities:** Any work that will eliminate or address substandard living conditions, incipient violations and energy conservation measures.

**Assistance:** Rehabilitation grant up to \$3,000 or 50% of the total project cost, whichever is less, with a 5-year security instrument. The remaining cost may be funded as follows: *For low-income households:* 0% loans payable for up to 15 years. *For moderate-income households:* 2% loans payable for up to 15 years. (Planning Director retains authority to approve loan conditions on a case to case basis.) Maximum total rehab grants and loans = \$30,000.00.

### B. HANDICAPPED HOME ADAPTATION

**Objective:** To adapt a home to the particular needs of the handicapped residents.

**Eligible Applicants:** Households meeting low-and moderate-income guidelines. Tenants may apply to this program provided the property owner agrees to the proposed adaptation. Applicant must be able to submit a doctor's letter verifying physical condition.

**Eligible Activities:** Any work that will adapt the home for the handicapped needs.

**Assistance:** *For low-income households:* 0% deferred loans payable upon sale or transfer of the property. *For moderate-income households:* 3% deferred loans payable upon sale or transfer of the property.

### C. RENTAL REHABILITATION PROGRAM

**Objective:** To eliminate substandard living conditions in rental units occupied by low and moderate income tenants.

**Eligible Applicants:** Owners of rental properties with tenants who meet the low and moderate income guidelines.

**Eligible Activities:** Any work that will eliminate or address substandard living conditions, incipient violations and energy conservation measures in units occupied by low and moderate income tenants and common areas.

**Assistance:** Rehabilitation grant up to \$2,000 or 50% of the total project cost per unit occupied by low and moderate income tenants, whichever is less. The remaining cost may be funded through a 2% loan payable for up to 15 years. Maximum total rehab grants and loans = \$20,000 per unit occupied by low or moderate income tenants. If four or more units, the total rehab grants and loans = \$10,000 per unit occupied by low or moderate income tenants.

### D. FLOOD PRONE RETROFITTING

**Objective:** To retrofit, flood proof, or elevate residential properties that are prone to flooding.

**Eligible Applicants:** Residential properties within flood zones, which experience repetitive flood damage.

**Eligible Activities:** Any work that will eliminate repetitive flood damage, such as elevating utilities or whole houses, or construction of a new utility room.

**Assistance:** CDBG/HOME loans for low and moderate income and owner-occupied units, based on regular rehabilitation policies.

### E. INCOME LIMITS AS OF 3/25/15

1 person	\$51,150
2 persons	\$58,450
3 persons	\$65,750
4 persons	\$73,050
5 persons	\$78,900
6 persons	\$84,750
7 persons	\$90,600
8 persons	\$96,450

For more information or to apply:

Call: 617-376-1055

Visit our Website:

[http://www.quincyma.gov/  
Government/PLANNING/  
OfficeofHousingRehabilitation.cfm](http://www.quincyma.gov/Government/PLANNING/OfficeofHousingRehabilitation.cfm)